Certificate Number: 12433-PAE-DE-038218517

Bankruptcy Case Number: 19-11134



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>February 25, 2024</u>, at <u>11:17</u> o'clock <u>PM EST</u>, <u>Elena Papanikolaou</u> completed a course on personal financial management given <u>by internet</u> by <u>Solid Start Financial Education Services</u>, <u>LLC</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern District of Pennsylvania</u>.

Date: February 26, 2024 By: /s/Lisa Susoev

Name: Lisa Susoev

Title: <u>Teacher</u>